

Fill in this information to identify the case:

3

Debtor 1	Norman E. Vollentine
Debtor 2 (Spouse, if filing)	Stephanie A. Vollentine
United States Bankruptcy Court for the: Western District of Pennsylvania	
Case number 17-10979	

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. S/B/M First Niagara Bank

Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account: 0 0 2 0

Date of payment change:  
Must be at least 21 days after date of this notice 01/15/2023

New total payment: \$ 575.03  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Per contract terms, days in monthly billing cycle varies month-to-month; principal balance, interest and fees change based upon debit/credit transactions

Current mortgage payment: \$ 585.43

New mortgage payment: \$ 575.03

Debtor 1 Norman E. Vollentine Case number (if known) 17-10979  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/Reilly Fiske

Signature

Date 12/22/2022

Print: Reilly Fiske Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number  Street   
Brooklyn OH 44144  
City  State  ZIP Code

Contact phone 866-325-9723 Email bk\_specialists@keybank.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF WESTERN PENNSYLVANIA

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In Re: Norman E. Vollentine,  
Stephanie A. Vollentine,  
Debtors

Case No. 17-10979  
Chapter 13

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**CERTIFICATE OF SERVICE**

I hereby certify that on 12/22/2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtors' Attorney:  
**Jeffrey G. Herman**  
Email: [JeffreyHerman@Live.com](mailto:JeffreyHerman@Live.com)

Trustee:  
**Ronda J. Winnecour**  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtors:  
**Norman E. Vollentine**  
**Stephanie A. Vollentine**  
3272 Dublin Rd  
Waterford, PA 16441

/s/Reilly Fiske  
Bankruptcy Specialist  
KeyBank N.A.